



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name CENTRAL BANCOMPANY, INC

City/State JEFFERSON CITY, MO

Bank Holding Company Information

Federal Reserve District: 8

Consolidated Assets (\$000): 19,554,754

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

CENTRAL BANCOMPANY, INC
238 MADISON STREET

JEFFERSON CITY, MO 65101

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

BHC Name _____ City/State _____

Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	20,129,147	19,079,513	19,291,181	16,702,105	13,624,172
Net income (\$000)	185,124	188,628	246,830	240,776	209,643
Number of BHCs in peer group	132	132	130	128	125

	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.67	2.79	34	2.63	2.65	46	2.58	2.60	44	2.97	2.77	63	3.44	3.01	68
+ Non-interest income	1.13	0.94	65	1.48	1.09	72	1.43	1.04	74	1.56	1.21	71	1.27	1.32	57
- Overhead expense	2.13	2.18	52	2.35	2.21	62	2.32	2.17	63	2.49	2.57	57	2.64	2.69	54
- Provision for credit losses	0.06	0.10	42	0.04	-0.12	84	0.03	-0.09	80	0.16	0.51	11	0.10	0.15	44
+ Securities gains (losses)	0	0	80	0.01	0.01	69	0.01	0.01	70	0	0.02	2	0.22	0.01	99
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.60	1.46	66	1.73	1.76	52	1.67	1.66	56	1.88	1.04	91	2.03	1.56	87
Net operating income	1.23	1.10	70	1.32	1.34	51	1.28	1.26	55	1.44	0.81	92	1.54	1.19	86
Net income	1.23	1.10	70	1.32	1.34	51	1.28	1.26	55	1.44	0.82	91	1.54	1.19	86
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3	3.36	25	2.89	3.12	33	2.83	3.06	31	3.45	3.55	38	4.26	4.41	39
Interest expense	0.19	0.35	26	0.12	0.26	19	0.11	0.25	18	0.26	0.52	14	0.58	1.08	15
Net interest income (tax equivalent)	2.81	3.01	30	2.77	2.85	40	2.71	2.80	39	3.19	3.01	54	3.68	3.33	64
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.05	0.09	48	0.03	0.12	26	0.04	0.11	34	0.10	0.27	32	0.11	0.21	41
Earnings coverage of net loan and lease losses (X)	63.32	36.38	72	97.07	26.30	88	77.45	39.72	78	35.04	22.91	79	31.40	24.40	73
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.44	1.17	78	1.50	1.32	69	1.48	1.23	74	1.47	1.58	47	1.41	0.83	90
Allowance for loan and lease losses / Total loans and leases	1.43	1.15	78	1.48	1.30	70	1.47	1.20	76	1.45	1.55	46	1.40	0.81	90
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.26	0.39	34	0.33	0.58	22	0.28	0.49	24	0.37	0.71	20	0.65	0.57	62
30-89 days past due loans and leases / Total loans and leases	0.20	0.33	43	0.17	0.29	35	0.19	0.32	38	0.23	0.39	34	0.34	0.43	49
Liquidity and Funding															
Net noncore funding dependence	-3.15	5.89	14	-17.37	-3.31	11	-17.79	-2.33	9	-12.20	3.20	9	-13.78	14.45	2
Net short-term noncore funding dependence	-3.38	0.87	23	-17.73	-9.17	19	-18.15	-7.71	19	-12.63	-4.76	20	-14.61	3.38	10
Net loans and leases / Total assets	55.64	63.09	25	52.39	58.81	28	50.40	58.67	23	55.81	61.58	24	62.32	63.77	34
Capitalization															
Tier 1 leverage ratio	12.28	9.22	95	11.55	9.07	92	11.46	8.98	90	11.73	9.13	93	13.13	9.76	94
Holding company equity capital / Total assets	11.76	9.68	83	12.69	10.79	79	12.35	10.71	75	12.72	11.16	73	14.18	12.43	72
Total equity capital (including minority interest) / Total assets	11.76	9.81	83	12.69	10.91	79	12.35	10.82	74	12.72	11.29	72	14.18	12.57	72
Common equity tier 1 capital / Total risk-weighted assets	19.36	11.79	96	19.08	12.64	95	19.43	12.42	96	18.48	12.38	93	16.70	12.17	91
Net loans and leases / Equity capital (X)	4.73	6.64	15	4.13	5.47	21	4.08	5.53	23	4.39	5.58	25	4.40	5.21	29
Cash dividends / Net income	13.26	31.93	18	12.32	27.22	22	18.83	28.27	29	18.56	42.30	18	17.94	33.12	22
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	0.08	6.04	32	12.03	9.51	64	10.72	10.50	62	22.18	16.68	68	13.64	9.26	74
Equity capital	-7.27	-3.83	44	7.77	7.52	66	7.51	7.46	63	9.62	6.99	68	9.20	10.49	60
Net loans and leases	6.29	14.48	22	0.39	-0.66	65	-0.01	3.36	45	9.42	9.07	64	13.95	9.10	76
Noncore funding	-8.57	36.20	20	5.50	-21.64	86	3.46	-14.79	77	15.29	-12.18	80	15.10	6.59	69
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	0	13.04	13
Equity investment in subsidiaries / Equity capital	67.51	104.01	0	77.67	103.15	1	76.22	103.22	0	78.72	102.81	2	77.82	103.22	1
Cash from ops + noncash items + op expense / Op expense + dividends	546.73	118.32	96	266.11	155.61	86	223.65	154.48	75	137.79	147.24	54	304.99	190.27	83

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	349,848	354,327	466,422	460,453	427,907	-1.26	34.38
Income from lease financing receivables.....	5,694	5,464	7,316	7,226	6,956	4.21	82.91
Fully taxable income on loans and leases.....	350,513	354,706	467,371	460,435	427,097	-1.18	35.47
Tax-exempt income on loans and leases.....	5,029	5,085	6,367	7,244	7,766	-1.10	6.77
Estimated tax benefit on income on loans and leases.....	1,495	1,726	1,639	1,864	1,953	-13.40	-36.64
Income on loans and leases (tax equivalent).....	357,037	361,517	475,377	469,543	436,816	-1.24	34.32
Investment interest income (tax equivalent).....	61,874	27,287	37,800	60,166	83,192	126.76	18.91
Interest on balances due from depository institutions.....	10,062	2,447	3,650	4,540	15,775	311.20	111.25
Interest income on other earning assets.....	1,184	1,849	2,322	2,804	6,466	-35.97	8.23
Total interest income (tax equivalent).....	430,157	393,100	519,149	537,053	542,249	9.43	32.89
Interest on time deposits of \$250K or more.....	1,006	1,634	2,007	4,517	4,221	-38.43	-7.62
Interest on time deposits < \$250K.....	3,183	5,315	6,541	14,508	19,310	-40.11	-50.49
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	16,004	7,806	10,180	17,132	35,348	105.02	53.41
Interest on other borrowings and trading liabilities.....	7,225	1,745	2,359	4,575	14,713	314.04	15.92
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	27,418	16,500	21,087	40,732	73,592	66.17	13.38
Net interest income (tax equivalent).....	402,739	376,600	498,062	496,321	468,657	6.94	34.46
Non-interest income.....	170,965	211,211	276,091	260,958	173,367	-19.05	52.83
Adjusted operating income (tax equivalent).....	573,704	587,811	774,153	757,279	642,024	-2.40	39.46
Overhead expense.....	321,714	336,184	446,959	415,704	359,792	-4.30	32.93
Provision for credit losses.....	9,534	6,212	6,146	27,153	14,024		-2.53
Securities gains (losses).....	126	738	1,117	-166	29,658	-82.93	
Other tax equivalent adjustments.....	0	0	0	0	0		-100.00
Pretax net operating income (tax equivalent).....	241,090	246,973	322,501	313,689	276,079	-2.38	50.93
Applicable income taxes.....	54,252	56,094	73,541	70,015	62,685	-3.28	8.28
Tax equivalent adjustments.....	1,714	2,251	2,130	2,898	3,751	-23.86	-76.90
Applicable income taxes (tax equivalent).....	55,966	58,345	75,671	72,913	66,436	-4.08	-2.71
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	185,124	188,628	246,830	240,776	209,643	-1.86	81.12
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	185,124	188,628	246,830	240,776	209,643	-1.86	81.12
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	185,124	188,628	246,830	240,776	209,643	-1.86	81.12
Investment securities income (tax equivalent).....	61,874	27,287	37,800	60,166	83,192	126.76	18.91
US Treasury and agency securities (excluding mortgage-backed securities).....	26,937	6,591	10,605	14,966	26,755	308.69	123.43
Mortgage-backed securities.....	32,569	17,009	22,828	33,271	32,532	91.48	142.27
All other securities.....	2,368	3,687	4,367	11,929	23,905	-35.77	-91.08
Cash dividends declared.....	24,548	23,235	46,471	44,693	37,613	5.65	105.46
Common.....	24,548	23,235	46,471	44,693	37,613	5.65	105.46
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.85	3.12	29	2.75	2.90	37	2.69	2.85	37	3.22	3.27	44	3.98	4	51
Less: Interest expense	0.18	0.33	26	0.12	0.24	20	0.11	0.23	19	0.24	0.48	16	0.54	0.98	16
Equals: Net interest income (tax equivalent)	2.67	2.79	34	2.63	2.65	46	2.58	2.60	44	2.97	2.77	63	3.44	3.01	68
Plus: Non-interest income	1.13	0.94	65	1.48	1.09	72	1.43	1.04	74	1.56	1.21	71	1.27	1.32	57
Equals: adjusted operating income (tax equivalent)	3.80	3.77	62	4.11	3.80	71	4.01	3.70	71	4.53	4.04	78	4.71	4.41	72
Less: Overhead expense	2.13	2.18	52	2.35	2.21	62	2.32	2.17	63	2.49	2.57	57	2.64	2.69	54
Less: Provision for credit losses	0.06	0.10	42	0.04	-0.12	84	0.03	-0.09	80	0.16	0.51	11	0.10	0.15	44
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	79	0.01	0.01	68	0.01	0.01	71	0	0.02	2	0.22	0.01	99
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.60	1.46	66	1.73	1.76	52	1.67	1.66	56	1.88	1.04	91	2.03	1.56	87
Less: Applicable income taxes (tax equivalent)	0.37	0.34	64	0.41	0.41	59	0.39	0.38	58	0.44	0.23	91	0.49	0.36	85
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.23	1.10	70	1.32	1.34	51	1.28	1.26	55	1.44	0.81	92	1.54	1.19	86
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.23	1.10	70	1.32	1.34	51	1.28	1.26	55	1.44	0.82	91	1.54	1.19	86
Memo: Net income (last four quarters)	1.21	1.10	71	1.36	1.30	60	1.28	1.26	55	1.44	0.82	91	1.54	1.19	86
Net income—BHC and noncontrolling (minority) interest	1.23	1.11	70	1.32	1.35	51	1.28	1.27	55	1.44	0.83	90	1.54	1.20	86
Margin Analysis															
Average earning assets / Average assets	94.87	92.93	75	95.12	93.09	75	95.26	93.08	77	93.16	92.32	61	93.36	91.05	74
Average interest-bearing funds / Average assets	54.72	60.58	23	55.59	61.98	24	55.65	61.99	23	57.16	64.06	22	59.11	65.57	21
Interest income (tax equivalent) / Average earning assets	3	3.36	25	2.89	3.12	33	2.83	3.06	31	3.45	3.55	38	4.26	4.41	39
Interest expense / Average earning assets	0.19	0.35	26	0.12	0.26	19	0.11	0.25	18	0.26	0.52	14	0.58	1.08	15
Net interest income (tax equivalent) / Average earning assets	2.81	3.01	30	2.77	2.85	40	2.71	2.80	39	3.19	3.01	54	3.68	3.33	64
Yield or Cost															
Total loans and leases (tax equivalent)	4.47	4.24	75	4.65	4.07	80	4.59	4.01	80	4.68	4.27	75	5.06	5.09	52
Interest-bearing bank balances	0.73	0.79	39	0.14	0.13	72	0.14	0.14	64	0.40	0.27	83	2.18	2.04	53
Federal funds sold and reverse repos	0.79	1.05	38	0.29	0.25	70	0.32	0.25	72	0.87	0.68	67	2.43	2.44	62
Trading assets	15.84	0.57	98	1.87	0.45	86	1.75	0.45	83	0	0.60	23	2.55	0.99	76
Total earning assets	2.99	3.33	26	2.87	3.09	33	2.81	3.04	32	3.43	3.51	39	4.23	4.36	42
Investment securities (tax equivalent)	1.23	1.96	3	0.69	1.77	2	0.71	1.77	2	1.34	2.25	3	2.50	2.76	29
US Treasury and agency securities (excluding mortgage-backed securities)	0.95	1.38	17	0.35	1.23	8	0.40	1.14	11	0.74	1.75	10	2.14	2.32	41
Mortgage-backed securities	1.45	1.87	9	0.87	1.55	4	0.88	1.57	3	1.46	2.05	7	2.24	2.61	11
All other securities	2.81	2.89	53	2.88	2.85	56	2.72	2.81	50	2.88	3.24	38	3.20	4.06	28
Interest-bearing deposits	0.28	0.35	46	0.21	0.22	52	0.20	0.21	53	0.43	0.53	43	0.84	1.10	30
Time deposits of \$250K or more	0.54	0.61	43	0.77	0.70	62	0.72	0.66	59	1.45	1.42	50	1.53	1.96	18
Time deposits < \$250K	0.46	0.58	40	0.64	0.67	54	0.60	0.62	54	1.15	1.36	32	1.55	1.82	31
Other domestic deposits	0.25	0.31	48	0.13	0.16	49	0.13	0.15	50	0.25	0.36	38	0.64	0.93	30
Foreign deposits		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.67	0.88	51	0.16	0.18	64	0.15	0.17	64	0.35	0.62	31	1.44	1.86	37
Other borrowed funds and trading liabilities		1.55		0.05	1.29	11	0.09	1.27	13	0	1.50	0	0	2.38	1
All interest-bearing funds	0.33	0.54	28	0.21	0.38	20	0.20	0.37	19	0.43	0.74	17	0.91	1.49	19

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	170,965	211,211	276,091	260,958	173,367
Fiduciary activities income	28,338	28,017	38,050	32,378	30,310
Service charges on deposit accounts - domestic	35,427	30,297	41,646	37,914	38,914
Trading revenue	0	4	8	29	32
Investment banking fees and commissions	19,640	18,343	24,758	20,374	17,995
Insurance activities revenue	78	174	199	554	669
Venture capital revenue	0	0	0	0	0
Net servicing fees	3,753	-1,007	-130	-3,508	1,515
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	11,574	70,698	86,486	95,323	24,182
Other non-interest income	72,155	64,685	85,074	77,894	59,750
Total overhead expenses	321,714	336,184	446,959	415,704	359,792
Personnel expense	190,549	199,801	267,058	259,863	217,619
Net occupancy expense	32,635	30,408	40,232	40,504	36,629
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	2,648	3,022	3,996	4,057	1,897
Other operating expenses	95,882	102,953	135,673	111,280	103,647
Fee income on mutual funds and annuities	9,832	4,672	8,546	5,082	5,490
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,732	2,823	2,811	2,960	2,982
Average personnel expense per employee	69.75	70.78	95	87.79	72.98
Average assets per employee	7,367.92	6,758.59	6,862.75	5,642.60	4,568.80

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	5.75	2.43	81	2.21	2.14	54	3.10	2.17	67	1.95	2.02	55	3.17	2.72	60
Overhead expenses / Net Interest Income + non-interest income	56.24	58.02	37	57.41	58.85	37	57.89	59.28	38	55.11	62.28	24	56.37	61.29	34
Percent of Average Assets															
Total overhead expense	2.13	2.18	52	2.35	2.21	62	2.32	2.17	63	2.49	2.57	57	2.64	2.69	54
Personnel expense	1.26	1.20	60	1.40	1.23	68	1.38	1.21	72	1.56	1.30	76	1.60	1.41	69
Net occupancy expense	0.22	0.22	45	0.21	0.24	34	0.21	0.23	35	0.24	0.26	41	0.27	0.28	46
Other operating expenses	0.65	0.73	46	0.74	0.72	63	0.72	0.72	62	0.69	0.94	29	0.77	0.97	41
Overhead less non-interest income	1	1.22	27	0.87	1.08	30	0.89	1.10	29	0.93	1.25	24	1.37	1.32	49
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	56.08	57.55	39	57.19	58.34	38	57.74	58.83	40	54.89	61.82	24	56.04	60.64	35
Personnel expense	33.21	31.86	54	33.99	32.89	54	34.50	32.93	58	34.32	32.36	60	33.90	32.39	57
Net occupancy expense	5.69	5.98	43	5.17	6.26	31	5.20	6.23	33	5.35	6.58	28	5.71	6.52	33
Other operating expenses	17.17	19.14	36	18.03	18.68	50	18.04	19.18	47	15.23	22.28	15	16.44	21.20	22
Total non-interest income	29.80	24.10	69	35.93	28.20	70	35.66	27.67	71	34.46	28.83	66	27	29.23	56
Fiduciary activities income	4.94	2.13	84	4.77	2.27	80	4.92	2.20	81	4.28	2.09	79	4.72	1.97	82
Service charges on domestic deposit accounts	6.18	3.30	89	5.15	3.25	81	5.38	3.27	82	5.01	3.27	81	6.06	3.88	80
Trading revenue	0	0.57	34	0	0.68	46	0	0.62	48	0	1.28	43	0	1.18	39
Investment banking fees and commissions	3.42	2.15	77	3.12	2.46	72	3.20	2.58	72	2.69	2.46	70	2.80	3.54	66
Insurance activities revenue	0.01	0.36	40	0.03	0.38	42	0.03	0.36	42	0.07	0.41	51	0.10	0.47	52
Venture capital revenue	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.65	1.23	64	-0.17	0.56	2	-0.02	0.60	5	-0.46	0.01	16	0.24	0.28	63
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	2.02	1.19	72	12.03	3.64	90	11.17	3.30	91	12.59	3.92	87	3.77	1.86	80
Other non-interest income	12.58	8.80	75	11	9.39	70	10.99	9.27	71	10.29	9.65	65	9.31	10.04	59
Overhead less non-interest income	26.28	32.79	26	21.26	29.67	23	22.07	30.52	22	20.43	31.93	17	29.04	31.06	36
Applicable income taxes / Pretax net operating income (tax equivalent)	22.50	21.50	62	22.71	21.49	62	22.80	21.18	69	22.32	18.63	73	22.71	20.56	67
Applicable income tax + TE / Pretax net operating income + TE	23.21	23.57	48	23.62	23.11	62	23.46	22.67	66	23.24	21.18	64	24.06	23.23	64

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	7,854,446	7,212,893	7,241,884	6,770,231	6,618,594	8.89	43.90
Commercial and industrial loans	1,445,294	1,529,980	1,475,024	1,955,143	1,240,107	-5.54	37.09
Loans to individuals	1,107,401	1,030,494	1,029,443	1,026,180	1,015,929	7.46	9.72
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		-100.00
Agricultural loans	66,578	69,612	72,087	75,247	102,471	-4.36	-23.21
Other loans and leases	576,672	567,204	571,725	575,253	507,569	1.67	18.21
Less: Unearned income	11,819	19,262	13,782	26,985	7,654	-38.64	111.58
Loans and leases, net of unearned income	11,038,572	10,390,921	10,376,381	10,375,069	9,477,016	6.23	36.43
Less: Allowance for loan and lease losses	157,990	154,084	152,387	150,457	132,949	2.53	27.58
Net loans and leases	10,880,582	10,236,837	10,223,994	10,224,612	9,344,067	6.29	36.57
Debt securities that reprice or mature in over 1 year	5,411,167	4,002,199	4,658,281	3,635,898	1,597,621	35.20	196.29
Mutual funds and equity securities	3,901	7,832	7,140	7,284	7,150	-50.19	-96.14
Subtotal	16,295,650	14,246,868	14,889,415	13,867,794	10,948,838	14.38	64.69
Interest-bearing bank balances	939,446	2,822,788	3,266,984	1,597,706	746,806	-66.72	88.50
Federal funds sold and reverse repos	848	24,961	1,578	10,238	200,831	-96.60	85.96
Debt securities that reprice or mature within 1 year	1,126,921	1,326,721	1,069,855	1,716,688	1,978,008	-15.06	-17.49
Trading assets	0	502	2	216	108	-100.00	-100.00
Total earning assets	18,362,865	18,421,840	19,227,834	17,192,642	13,874,591	-0.32	56.15
Non-interest-bearing cash and due from depository institutions	203,838	221,277	149,134	246,212	256,499	-7.88	23.24
Premises, fixed assets, and leases	208,719	213,461	211,610	218,062	225,804	-2.22	22.64
Other real estate owned	5,404	6,763	6,644	10,580	9,756	-20.09	-71.07
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	773,928	675,668	688,559	651,967	627,781	14.54	59.03
Total assets	19,554,754	19,539,009	20,283,781	18,319,463	14,994,431	0.08	55.19
Quarterly average assets	19,894,668	19,471,991	19,926,184	17,727,072	14,378,475	2.17	57.08
Average loans and leases (YTD)	10,648,584	10,363,013	10,354,274	10,036,140	8,639,119	2.76	32.94
Memoranda							
Loans held-for-sale	34,675	91,362	75,782	134,434	73,172	-62.05	5.14
Loans not held-for-sale	11,003,897	10,299,559	10,300,599	10,240,635	9,403,844	6.84	36.56
Real estate loans secured by 1-4 family	2,311,113	1,989,471	1,973,249	1,853,533	1,832,589	16.17	51.05
Commercial real estate loans	5,266,665	4,957,053	4,994,610	4,655,407	4,503,934	6.25	41.40
Construction and land development	1,013,827	826,354	856,527	709,601	770,963	22.69	66.44
Multifamily	824,538	751,789	722,568	674,515	580,189	9.68	81.15
Nonfarm nonresidential	3,428,300	3,378,910	3,415,515	3,271,291	3,152,782	1.46	28.87
Real estate loans secured by farmland	276,668	266,369	274,025	261,291	282,071	3.87	35.85
Total investment securities	6,541,989	5,336,752	5,735,276	5,359,870	3,582,779	22.58	98.66
U.S. Treasury securities	2,193,439	815,501	1,458,216	866,472	357,622	168.97	26665.58
US agency securities (excluding mortgage-backed securities)	1,355,318	1,628,704	1,543,314	1,730,254	845,909	-16.79	29.48
Municipal securities	67,561	95,020	89,929	134,225	237,740	-28.90	-88.17
Mortgage-backed securities	2,879,230	2,739,916	2,595,856	2,490,626	1,711,641	5.08	159.44
Asset-backed securities	10,006	20,226	11,313	22,246	28,609	-50.53	-80.80
Other debt securities	32,534	29,553	29,508	108,763	394,108	10.09	-91.95
Mutual funds and equity securities	3,901	7,832	7,140	7,284	7,150	-50.19	-96.14
Available-for-sale securities	6,533,031	5,315,488	5,718,356	5,323,017	3,518,407	22.91	104.24
U.S. Treasury securities	2,193,439	815,501	1,458,216	866,472	357,622	168.97	26665.58
US agency securities (excluding mortgage-backed securities)	1,355,318	1,628,704	1,543,314	1,730,254	845,909	-16.79	29.48
Municipal securities	62,556	81,653	80,205	104,729	180,608	-23.39	-86.88
Mortgage-backed securities	2,879,178	2,739,851	2,595,800	2,490,553	1,711,551	5.09	159.47
Asset-backed securities	10,006	20,226	11,313	22,246	28,609	-50.53	-80.80
Other debt securities	32,534	29,553	29,508	108,763	394,108	10.09	-91.95
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-18	142	108	359	898		
Available-for-sale securities appreciation (depreciation)	-501,597	8,661	-28,133	30,816	6,275		
Structured notes, fair value	41,608	68,048	65,728	50,951	5,586	-38.85	540.52
Pledged securities	3,180,684	3,443,034	2,378,566	3,675,748	2,651,053	-7.62	51.00

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	6,131,867	6,073,975	6,297,945	5,375,997	3,749,317	0.95	874.22
NOW, ATS and transaction accounts	465,251	381,048	572,669	474,730	421,713	22.10	361.08
Time deposits less brokered deposits < \$250K	884,852	1,026,964	981,736	1,165,272	1,261,914	-13.84	-26.58
MMDA and other savings accounts	7,983,501	7,600,664	8,015,802	7,073,143	5,804,337	5.04	7.78
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	15,465,471	15,082,651	15,868,152	14,089,142	11,237,281	2.54	65.53
Time deposits of \$250K or more	236,106	264,809	262,983	297,831	310,128	-10.84	15.38
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	1,315,393	1,421,641	1,421,371	1,315,747	1,022,347	-7.47	29.58
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	5,046	0	1,535	1,773	-100.00	
Other borrowings w/remaining maturity over 1 year	0	0	0	3,745	33,505		
Brokered deposits < \$250K	2,089	7,626	4,259	13,283	47,990	-72.61	-96.44
Noncore funding	1,553,588	1,699,122	1,688,613	1,632,141	1,415,743	-8.57	21.52
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	6,702		
Other liabilities	236,529	277,901	221,355	267,525	208,642	-14.89	19.49
Total liabilities	17,255,588	17,059,674	17,778,120	15,988,808	12,868,368	1.15	59.49
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	5,956	5,956	5,956	5,956	5,956	0.00	0.00
Common surplus	5,769	5,360	5,460	5,250	5,250	7.63	9.89
Retained earnings	2,810,464	2,614,914	2,649,879	2,449,521	2,253,438	7.48	49.63
Accumulated other comprehensive income	-436,850	-67,521	-76,260	-50,653	-59,162		
Other equity capital components	-86,173	-79,374	-79,374	-79,419	-79,419		
Total holding company equity capital	2,299,166	2,479,335	2,505,661	2,330,655	2,126,063	-7.27	29.09
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,299,166	2,479,335	2,505,661	2,330,655	2,126,063	-7.27	29.09
Total liabilities and capital	19,554,754	19,539,009	20,283,781	18,319,463	14,994,431	0.08	55.19
Memoranda							
Non-interest-bearing deposits	6,131,868	6,073,975	6,297,945	5,375,997	3,749,317	0.95	88.67
Interest-bearing deposits	9,571,798	9,281,111	9,837,449	9,024,259	7,846,082	3.13	50.59
Total deposits	15,703,666	15,355,086	16,135,394	14,400,256	11,595,399	2.27	63.47
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,505,661	2,330,655	2,330,655	2,126,063	1,946,883		
Accounting restatements	0	0	0	0	-180		
Net income	185,124	188,628	246,830	240,776	209,643		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	6,861	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	24,548	23,235	46,471	44,693	37,613		
Change in other comprehensive income	-360,581	-16,868	-25,608	8,509	7,330		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	371	155	255	0	0		
Holding company equity capital, ending balance	2,299,166	2,479,335	2,505,661	2,330,655	2,126,063		

BHC Name _____ City/State _____

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	40.17	39.88	45	36.92	36.06	47	35.70	36.25	45	36.96	36.22	43	44.14	37.78	55
Commercial and industrial loans	7.39	11.23	31	7.83	11.11	32	7.27	10.76	32	10.67	13.52	34	8.27	12.02	30
Loans to individuals	5.66	3.58	76	5.27	3.60	75	5.08	3.36	75	5.60	3.40	73	6.78	4.20	71
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0.34	0.19	77	0.36	0.21	77	0.36	0.18	79	0.41	0.19	78	0.68	0.24	83
Other loans and leases	2.95	4.52	45	2.90	4.26	48	2.82	4.47	45	3.14	4.63	48	3.39	5.01	43
Net loans and leases	55.64	63.09	25	52.39	58.81	28	50.40	58.67	23	55.81	61.58	24	62.32	63.77	34
Debt securities over 1 year	27.67	18.76	82	20.48	18.32	63	22.97	19.46	66	19.85	15.55	71	10.65	14.60	26
Mutual funds and equity securities	0.02	0.05	47	0.04	0.05	58	0.04	0.06	56	0.04	0.05	55	0.05	0.06	58
Subtotal	83.33	83.05	33	72.91	78.17	23	73.41	79.22	23	75.70	78.16	26	73.02	79.65	19
Interest-bearing bank balances	4.80	3.61	68	14.45	9.37	78	16.11	8.50	86	8.72	7.51	62	4.98	3.06	73
Federal funds sold and reverse repos	0	0.52	61	0.13	0.53	72	0.01	0.54	63	0.06	0.82	69	1.34	1.57	80
Debt securities 1 year or less	5.76	1.71	91	6.79	1.51	93	5.27	1.56	90	9.37	1.68	96	13.19	1.91	97
Trading assets	0	0.59	20	0	0.58	40	0	0.49	39	0	1.01	35	0	1.19	30
Total earning assets	93.90	90.76	84	94.28	91.57	81	94.79	91.77	83	93.85	91.05	79	92.53	89.53	80
Non-interest cash and due from depository institutions	1.04	0.98	55	1.13	0.99	61	0.74	0.82	42	1.34	1.07	75	1.71	1.14	87
Other real estate owned	0.03	0.01	86	0.03	0.01	81	0.03	0.01	87	0.06	0.02	85	0.07	0.03	82
All other assets	5.05	8.19	14	4.59	7.39	17	4.47	7.35	16	4.81	7.82	13	5.76	9.27	15
Memoranda															
Short-term investments	10.57	6.75	80	21.36	12.31	84	21.39	11.47	86	18.15	11.17	81	19.51	7.63	86
U.S. Treasury securities	11.22	1.98	96	4.17	1.18	86	7.19	1.47	89	4.73	0.84	90	2.39	1.03	75
US agency securities (excluding mortgage-backed securities)	6.93	0.81	96	8.34	0.75	97	7.61	0.82	96	9.44	0.63	99	5.64	0.54	97
Municipal securities	0.35	1.69	36	0.49	1.70	42	0.44	1.73	39	0.73	1.69	47	1.59	1.34	66
Mortgage-backed securities	14.72	12.93	61	14.02	13.46	56	12.80	14.14	45	13.60	11.75	61	11.42	11.44	51
Asset-backed securities	0.05	0.85	42	0.10	0.47	59	0.06	0.50	56	0.12	0.32	63	0.19	0.28	69
Other debt securities	0.17	0.51	45	0.15	0.51	45	0.15	0.53	44	0.59	0.42	72	2.63	0.39	94
Loans held-for-sale	0.18	0.30	64	0.47	0.50	70	0.37	0.55	64	0.73	0.52	68	0.49	0.39	69
Loans held for investment	56.27	63.03	25	52.71	58.34	31	50.78	58.06	25	55.90	61.72	24	62.72	63.50	35
Real estate loans secured by 1-4 family	11.82	12.79	47	10.18	11.57	43	9.73	11.46	41	10.12	11.91	42	12.22	13.29	46
Revolving	1.42	1.52	54	1.24	1.44	53	1.21	1.42	54	1.46	1.66	52	1.95	2.07	53
Closed-end, secured by first liens	10.11	10.86	48	8.66	9.73	46	8.27	9.67	43	8.29	9.81	44	9.76	10.69	46
Closed-end, secured by junior liens	0.28	0.19	80	0.29	0.19	78	0.25	0.17	79	0.37	0.22	80	0.51	0.28	82
Commercial real estate loans	26.93	24.89	54	25.37	22.35	56	24.62	22.69	54	25.41	22.22	55	30.04	22.23	63
Construction and land development	5.18	3.92	66	4.23	3.40	63	4.22	3.34	62	3.87	3.40	61	5.14	3.44	73
Multifamily	4.22	3.87	66	3.85	3.32	66	3.56	3.57	61	3.68	3.12	66	3.87	3.01	72
Nonfarm nonresidential	17.53	15.73	56	17.29	14.65	60	16.84	14.57	59	17.86	14.72	61	21.03	14.69	68
Real estate loans secured by farmland	1.41	0.34	87	1.36	0.35	87	1.35	0.30	89	1.43	0.33	88	1.88	0.36	90

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	71.15	62.29	59	69.42	60.51	58	69.79	61.05	60	65.25	57.15	62	69.84	57.46	63
Real estate loans secured by 1-4 family	20.94	20.65	49	19.15	20	46	19.02	19.86	48	17.87	19.43	42	19.34	20.75	42
Revolving	2.52	2.39	57	2.33	2.47	52	2.36	2.43	52	2.58	2.64	51	3.09	3.15	50
Closed-end	18.41	18.01	54	16.81	17.35	49	16.66	17.24	47	15.29	16.59	44	16.25	17.39	44
Commercial real estate loans	47.71	38.12	63	47.71	37.13	64	48.13	37.86	65	44.87	34.63	64	47.52	33.52	73
Construction and land development	9.18	6.10	75	7.95	5.69	70	8.25	5.65	72	6.84	5.26	68	8.14	5.09	74
1-4 family	3.40	1.40	84	2.93	1.19	86	3.02	1.18	86	2.52	0.93	87	2.88	0.94	86
Other	5.78	4.62	63	5.03	4.46	58	5.24	4.40	61	4.32	4.19	56	5.26	4.02	67
Multifamily	7.47	5.86	70	7.24	5.41	72	6.96	5.78	68	6.50	4.96	69	6.12	4.69	69
Nonfarm nonresidential	31.06	24.30	64	32.52	24.45	67	32.92	24.56	68	31.53	22.93	72	33.27	22.15	73
Owner-occupied	11.30	8.11	68	11.80	8.31	71	11.91	8.29	72	12.01	7.68	75	13.80	7.72	85
Other	19.76	15.95	65	20.72	15.83	65	21	15.94	69	19.52	14.95	64	19.46	14.34	69
Real estate loans secured by farmland	2.51	0.55	88	2.56	0.61	88	2.64	0.54	90	2.52	0.54	89	2.98	0.55	91
Loans to depository institutions and acceptances of other banks	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	13.09	18.37	35	14.72	19.45	39	14.22	18.86	40	18.84	22.17	39	13.09	19.53	29
Loans to individuals	10.03	6.24	75	9.92	6.58	74	9.92	6.24	75	9.89	6.13	73	10.72	7.13	71
Credit card loans	0.73	0.53	78	0.67	0.51	77	0.72	0.53	77	0.70	0.65	75	0.85	0.81	73
Agricultural loans	0.60	0.31	80	0.67	0.38	78	0.69	0.34	80	0.73	0.32	81	1.08	0.37	84
Other loans and leases	5.22	8.16	51	5.46	8.42	53	5.51	8.75	51	5.54	9.09	50	5.36	9.85	44
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	306.84	411.16	32	305.14	383.43	35	301.98	391.81	34	309.06	381.27	37	335.10	391.26	39
Real estate loans secured by 1-4 family	90.28	133.66	31	84.16	124.74	36	82.28	126.06	33	84.61	125.03	32	92.78	138.18	32
Revolving	10.88	15.46	46	10.26	15.53	45	10.20	15.44	46	12.21	17.42	45	14.81	21.26	43
Closed-end	79.40	116.59	32	73.90	107.54	34	72.09	108.85	32	72.41	106.14	32	77.98	115.20	34
Commercial real estate loans	205.74	254.65	36	209.71	238.58	39	208.27	245.88	38	212.52	234.65	42	228.03	229.44	49
Construction and land development	39.61	39.81	53	34.96	36.07	53	35.72	35.95	54	32.39	35.62	50	39.03	34.95	59
1-4 family	14.67	9.02	73	12.87	7.44	75	13.05	7.42	76	11.94	6.34	76	13.81	6.61	77
Other	24.94	30.27	43	22.09	28.34	43	22.67	28.11	45	20.46	28.16	41	25.22	27.32	50
Multifamily	32.21	40.47	52	31.80	35.29	59	30.13	38.66	53	30.79	32.74	58	29.38	31.04	54
Nonfarm nonresidential	133.93	161.09	40	142.94	156.30	44	142.42	158.05	44	149.34	155.06	46	159.63	152.10	51
Owner-occupied	48.72	53.43	47	51.85	52.63	53	51.55	52.99	53	56.86	52.37	57	66.24	53.07	62
Other	85.21	105.96	38	91.09	100.99	41	90.88	102.54	42	92.47	100.54	43	93.39	97.41	48
Real estate loans secured by farmland	10.81	3.36	85	11.27	3.67	83	11.43	3.22	86	11.93	3.44	85	14.28	3.60	87
Loans to depository institutions and acceptances of other banks	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	56.46	115.08	22	64.73	116.17	23	61.51	114.45	23	89.25	139.91	26	62.79	122.02	25
Loans to individuals	43.26	35.47	68	43.59	36.56	69	42.93	34.55	70	46.85	37.47	69	51.44	43.51	64
Credit card loans	3.15	2.79	75	2.95	2.58	74	3.10	2.77	74	3.32	3.30	73	4.09	4.34	73
Agricultural loans	2.60	1.73	74	2.94	2.03	72	3.01	1.86	76	3.44	1.88	76	5.19	2.18	80
Other loans and leases	22.53	50.11	31	24	47.63	37	23.84	51.06	34	26.26	49.54	35	25.70	52.44	32
Supplemental															
Non-owner occupied CRE loans / Gross loans	36.98	30.74	63	36.54	29.25	65	37	30.07	65	33.49	27.32	62	34.44	26.45	65
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	159.47	205.31	38	160.61	187.63	41	160.09	195.33	39	158.64	183.76	39	165.27	178.57	44
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	208.19	262.15	35	212.47	244.92	38	211.63	252.85	37	215.50	240.85	42	231.51	236.10	48

BHC Name _____ City/State _____

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	10.57	6.75	80	21.36	12.31	84	21.39	11.47	86	18.15	11.17	81	19.51	7.63	86
Liquid assets	38.72	23.63	85	42.24	29.12	83	44.44	29.03	85	37.89	26.22	84	27.45	22.44	73
Investment securities	33.45	20.98	85	27.31	20.37	69	28.28	21.63	68	29.26	17.85	88	23.89	16.99	78
Net loans and leases	55.64	63.09	25	52.39	58.81	28	50.40	58.67	23	55.81	61.58	24	62.32	63.77	34
Net loans, leases and standby letters of credit	56.06	63.92	25	52.71	59.61	27	50.74	59.49	22	56.14	62.48	24	62.73	64.84	34
Core deposits	79.09	74.28	60	77.19	75.52	41	78.23	75.71	46	76.91	70.67	58	74.94	63.09	76
Noncore funding	7.94	12.30	39	8.70	10.15	53	8.32	10.30	54	8.91	14.13	41	9.44	19.36	26
Time deposits of \$250K or more	1.21	1.67	48	1.36	1.67	50	1.30	1.58	51	1.63	2.11	45	2.07	2.94	39
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	6.73	1.24	92	7.28	1.19	94	7.01	1.23	93	7.18	1.47	93	6.82	1.94	86
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	6.72	0.58	98	7.15	0.54	98	7	0.54	98	7.13	0.54	99	5.48	0.48	97
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	2.18	8	0.03	0.88	33	0	1	11	0.01	1.24	20	0.01	3.01	8
Earning assets that reprice within 1 year	29.27	35.71	36	37.08	38.80	44	36.03	37.37	48	35.47	39.38	38	41.53	39.29	54
Interest-bearing liabilities that reprice within 1 year	4.42	6.79	44	5.23	6.64	54	4.81	6.39	51	6.32	8.20	48	8.88	10.19	50
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	24.85	27.35	43	31.85	30.83	50	31.22	29.65	54	29.15	29.11	44	32.65	26.63	63
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-3.15	5.89	14	-17.37	-3.31	11	-17.79	-2.33	9	-12.20	3.20	9	-13.78	14.45	2
Net short-term noncore funding dependence	-3.38	0.87	23	-17.73	-9.17	19	-18.15	-7.71	19	-12.63	-4.76	20	-14.61	3.38	10
Short-term investment / Short-term noncore funding	136.37	112.63	72	253.31	304.29	57	265.29	273.46	61	211.57	184.19	64	220.83	77.77	88
Liquid assets - short-term noncore funding / Nonliquid assets	50.54	24.05	83	58.53	36.72	77	65.49	36.68	85	47.20	28.18	82	25.66	16.97	76
Net loans and leases / Total deposits	69.29	79.04	27	66.67	73.05	35	63.36	72.79	29	71	79.43	28	80.58	90.31	25
Net loans and leases / Core deposits	70.35	86.19	24	67.87	78.83	32	64.43	78.25	25	72.57	88.34	22	83.15	103.93	16
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	-10.05	91	0.01	0.50	34	0	0.12	45	0.02	1.57	12	0.05	0.72	21
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-20.88	-19.27	40	0.39	1.06	40	-1.25	-0.25	21	1.51	4.31	14	0.34	1.36	25
Structured notes appreciation (depreciation) / Tier 1 capital	-0.06	-0.47	63	0	0	45	0	-0.02	40	0.01	0.02	57	0	0	45
Percent of Investment Securities															
Held-to-maturity securities	0.08	26.09	17	0.25	13.65	33	0.17	14.28	31	0.55	11.38	38	1.60	12.67	38
Available-for-sale securities	99.86	71.92	90	99.60	84.59	73	99.70	83.77	78	99.31	87.23	71	98.20	85.40	65
U.S. Treasury securities	33.53	9.62	89	15.28	6.01	84	25.43	6.70	87	16.17	4.72	85	9.98	6.15	75
US agency securities (excluding mortgage-backed securities)	20.72	4.10	93	30.52	4.24	95	26.91	4.12	96	32.28	4.01	98	23.61	3.49	96
Municipal securities	1.03	8.02	30	1.78	8.38	36	1.57	8.22	33	2.50	9.83	36	6.64	7.75	57
Mortgage-backed securities	44.01	62.34	18	51.34	66.09	25	45.26	66.54	16	46.47	66.64	17	47.77	67.43	20
Asset-backed securities	0.15	4.33	39	0.38	2.45	59	0.20	2.50	55	0.42	1.91	61	0.80	1.66	67
Other debt securities	0.50	3.02	40	0.55	3.01	42	0.51	3.08	40	2.03	3.01	55	11	2.94	88
Mutual funds and equity securities	0.06	0.27	42	0.15	0.29	55	0.12	0.29	51	0.14	0.35	47	0.20	0.40	54
Debt securities 1 year or less	17.23	9.28	78	24.86	8.18	90	18.65	7.78	84	32.03	10.55	90	55.21	11.86	94
Debt securities 1 to 5 years	53.90	20.14	93	37.81	17.39	86	48.40	18.25	92	31.73	17.03	81	25.63	17.94	72
Debt securities over 5 years	28.81	68.28	8	37.18	72.07	10	32.82	71.11	9	36.11	69.86	14	18.97	66.02	8
Pledged securities	48.62	31.26	75	64.52	33.37	85	41.47	32.26	64	68.58	35.67	89	73.99	30.57	95
Structured notes, fair value	0.64	0.20	87	1.28	0.06	93	1.15	0.11	91	0.95	0.02	95	0.16	0.03	88
Percent Change from Prior Like Quarter															
Short-term investments	-50.48	-40.81	49	58.50	64.27	57	30.49	27.98	58	13.64	183.32	15	-5.53	26.69	27
Investment securities	22.58	11.76	72	5.30	32.48	19	7	31.36	19	49.60	23.62	83	25.51	11.75	79
Core deposits	2.54	4.57	56	13.69	16.96	42	12.63	16.94	41	25.38	26.88	51	14.24	11.23	68
Noncore funding	-8.57	36.20	20	5.50	-21.64	86	3.46	-14.79	77	15.29	-12.18	80	15.10	6.59	69

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			3,317,122	3,054,194	2,706,598
Commit: Secured commercial real estate loans	1,194,163	1,151,001	1,078,219	1,027,357	851,828
Commit: Unsecured real estate loans	65,033	47,491	47,532	50,938	35,662
Credit card lines (reported semiannually, June/Dec)			511,183	457,308	518,041
Securities underwriting	0	0	0	0	0
Standby letters of credit	81,381	63,027	67,729	59,965	62,435
Commercial and similar letters of credit	5,974	6,250	6,206	6,384	2,703
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	16,720	45,905	16,720	46,463	38,696
Credit derivatives - notional amount (holding company as beneficiary)	0	29,186	0	29,796	30,000
Credit derivative contracts w/ purchased credit protection-investment grade	16,720	75,091	16,720	76,259	38,696
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	30,000
Derivative Contracts					
Interest rate futures and forward contracts	122,401	297,515	217,877	473,192	175,830
Written options contracts (interest rate)	151,009	241,081	190,426	403,277	107,570
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	221,124	448,426	436,277	463,410	359,665
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							16.35	22.78	32	16.67	22.01	33	18.05	23.52	35
Standby letters of credit	0.42	0.66	44	0.32	0.66	36	0.33	0.65	38	0.33	0.71	34	0.42	0.84	38
Commercial and similar letters of credit	0.03	0.02	75	0.03	0.02	78	0.03	0.02	77	0.03	0.02	79	0.02	0.02	69
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.09	0.27	59	0.23	0.24	69	0.08	0.24	60	0.25	0.35	67	0.26	0.42	66
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0.15	0.18	69	0	0.18	29	0.16	0.30	68	0.20	0.52	70
Credit derivative contracts w/ purchased credit protection-investment grade	0.09	0.20	74	0.38	0.18	80	0.08	0.18	73	0.42	0.25	79	0.26	0.30	76
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0.20	0.45	80
Derivative contracts	2.53	44.74	16	5.05	47.31	20	4.16	46.30	19	7.31	48.62	20	4.29	68.47	15
Interest rate contracts	2.53	32.78	18	5.05	35.15	21	4.16	32.46	19	7.31	34.36	22	4.29	47.31	17
Interest rate futures and forward contracts	0.63	3.53	70	1.52	4.39	69	1.07	3.25	67	2.58	6.21	71	1.17	10.67	64
Written options contracts (interest rate)	0.77	1.49	66	1.23	1.69	63	0.94	1.41	64	2.20	2.18	69	0.72	2.47	58
Purchased options contracts (interest rate)	0	1.57	23	0	1.29	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	1.13	23.04	18	2.30	20.27	20	2.15	20.49	18	2.53	20.83	18	2.40	28.86	15
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							32.04	44.98	43	30.43	42.82	44	31.33	45.53	42

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	494,534	987,022	844,580	1,339,879	643,065
Interest rate contracts	494,534	987,022	844,580	1,339,879	643,065
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	122,401	297,515	217,877	473,192	175,830
Written options	151,009	241,081	190,426	403,277	107,570
Exchange-traded	0	0	0	0	0
Over-the-counter	151,009	241,081	190,426	403,277	107,570
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	221,124	448,426	436,277	463,410	359,665
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	494,534	987,022	844,580	1,339,879	643,065
Interest rate contracts	494,534	987,022	844,580	1,339,879	643,065
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	360,244	821,032	670,873	1,012,861	604,191
One year or less	121,904	296,770	217,131	480,894	174,588
Over 1 year to 5 years	43,656	214,766	205,500	10,233	11,377
Over 5 years	194,684	309,496	248,242	521,734	418,226
Gross negative fair value (absolute value)	7,230	12,161	10,021	23,138	6,566
Gross positive fair value	10,318	17,466	11,836	26,494	6,864
Held for trading	0	0	0	0	0
Non-traded	10,318	17,466	11,836	26,494	6,864
Current credit exposure on risk-based capital derivative contracts	10,318	17,466	11,836	26,494	6,864
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name _____ City/State _____

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards															
Written options	30.54	5.29	93	24.43	7.18	89	22.55	6.28	89	30.10	8.18	89	16.73	5.91	84
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	30.54	4.93	93	24.43	6.91	89	22.55	5.96	89	30.10	7.73	89	16.73	5.10	88
Purchased options	0	4.14	20	0	3.41	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.58	21	0	3.01	20	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	44.71	77.96	16	45.43	71.71	19	51.66	74.26	19	34.59	68.76	17	55.93	69.75	28
Held for trading															
Interest rate contracts	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	44.16	18
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded															
Interest rate contracts	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	55.84	81
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	24.65	37.29	47	30.07	27.90	63	25.71	27.56	60	35.89	32.05	65	27.15	32.17	56
Over 1 year to 5 years	8.83	22.61	25	21.76	29.78	40	24.33	27.01	46	0.76	27.06	8	1.77	30.45	14
Over 5 years	39.37	26.09	70	31.36	29.19	52	29.39	29.89	50	38.94	29.56	60	65.04	28.09	84
Gross negative fair value (absolute value)	1.46	2.48	29	1.23	1.18	58	1.19	0.98	64	1.73	1.55	64	1.02	0.83	58
Gross positive fair value	2.09	2.55	46	1.77	1.59	61	1.40	1.34	57	1.98	2.23	49	1.07	1.19	48
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.10	21	0.01	0.05	26	0	0.04	25	0.01	0.07	28	0	0.06	23
Gross positive fair value (X)	0	0.10	16	0.01	0.06	23	0.01	0.05	20	0.01	0.09	21	0	0.07	20
Held for trading (X)	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0	0.02	41	0.01	0.01	52	0.01	0.01	49	0.01	0.02	60	0	0.01	55
Current credit exposure (X)	0	0.06	22	0.01	0.05	31	0.01	0.04	26	0.01	0.06	28	0	0.05	25
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.08	0.70	27	0.15	0.59	35	0.10	0.46	31	0.24	0.85	32	0.06	0.73	29

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	152,387	150,457	150,457	132,949	128,044
Gross losses	9,714	8,636	12,238	16,583	16,065
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	5,783	6,051	8,022	6,938	6,946
Net losses	3,931	2,585	4,216	9,645	9,119
Provision for loan and lease losses	9,534	6,212	6,146	27,153	14,024
Adjustments	0	0	0	0	0
Ending balance	157,990	154,084	152,387	150,457	132,949
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.06	0.09	44	0.04	-0.12	86	0.03	-0.09	81	0.16	0.51	11	0.10	0.15	44
Provision for loan and lease losses / Average loans and leases	0.12	0.16	48	0.08	-0.21	86	0.06	-0.16	83	0.27	0.82	9	0.16	0.24	46
Provision for loan and lease losses / Net loan and lease losses	242.53	151.30	68	240.31	-65.12	83	145.78	-105.48	80	281.52	487.86	40	153.79	130.58	71
Allowance for loan and lease losses / Total loans and leases not held for sale	1.44	1.17	78	1.50	1.32	69	1.48	1.23	74	1.47	1.58	47	1.41	0.83	90
Allowance for loan and lease losses / Total loans and leases	1.43	1.15	78	1.48	1.30	70	1.47	1.20	76	1.45	1.55	46	1.40	0.81	90
Allowance for loan and lease losses / Net loans and leases losses (X)	30.14	38.64	67	44.71	17.40	90	36.14	21.39	79	15.60	11.58	74	14.58	8.03	82
Allowance for loan and lease losses / Nonaccrual assets	684.83	428.13	78	566.11	330.05	82	689.47	364.13	88	543.74	299.17	85	256.94	218.72	73
ALLL / 90+ days past due + nonaccrual loans and leases	649.68	320.87	84	556.20	271.93	87	661.95	287.08	89	513.70	244.34	91	251.83	151.73	81
Gross loan and lease losses / Average loans and leases	0.12	0.16	53	0.11	0.20	38	0.12	0.19	41	0.17	0.34	35	0.19	0.28	44
Recoveries / Average loans and leases	0.07	0.07	63	0.08	0.08	55	0.08	0.08	54	0.07	0.07	56	0.08	0.08	59
Net losses / Average loans and leases	0.05	0.09	48	0.03	0.12	26	0.04	0.11	34	0.10	0.27	32	0.11	0.21	41
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	47.25	34.26	78	36.49	25.09	77	48.37	34.67	75	43.19	33.98	72	31.70	36.22	53
Earnings coverage of net loan and lease losses (X)	63.32	36.38	72	97.07	26.30	88	77.45	39.72	78	35.04	22.91	79	31.40	24.40	73

Net Loan and Lease Losses By Type

Real estate loans	-0.03	-0.01	21	-0.02	0.02	19	-0.02	0.02	18	0.04	0.04	57	0.02	0.01	63
Real estate loans secured by 1-4 family	0	-0.02	56	-0.04	-0.01	21	-0.04	-0.02	28	0.01	0.01	58	0	0.01	45
Revolving	-0.01	-0.06	54	0	-0.07	55	0	-0.07	59	-0.01	0.01	40	0	0.02	50
Closed-end	0	-0.01	54	-0.05	-0.01	13	-0.04	-0.01	17	0.01	0	68	0	0	49
Commercial real estate loans	-0.04	0	11	-0.02	0.04	10	-0.02	0.04	10	0.05	0.07	56	0.03	0.01	71
Construction and land development	-0.02	-0.02	28	-0.01	0.01	31	0	0	40	0.03	0	81	0.01	-0.01	82
1-4 family	0	0	13	0	0	17	0	0	21	0	0	31	0.01	0	93
Other	-0.02	-0.01	28	-0.01	0.01	28	0	0	40	0.03	0	82	0	-0.01	77
Multifamily	-0.02	0	6	0	0.01	13	0	0.01	14	-0.02	0	9	-0.05	0	5
Nonfarm nonresidential	-0.05	0	10	-0.02	0.05	10	-0.02	0.05	7	0.07	0.11	55	0.04	0.02	75
Owner-occupied	-0.03	0	10	-0.03	0.01	5	-0.01	0.01	13	0.01	0.02	49	0.03	0.01	84
Other	-0.02	0.01	9	0.01	0.04	58	-0.02	0.04	7	0.06	0.08	65	0.01	0.01	71
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0	0.02	14	0	0.01	48
Commercial and industrial loans	-0.02	0.11	18	0.13	0.19	48	0.13	0.17	50	0.03	0.47	13	0.02	0.37	9
Loans to individuals	0.61	0.76	49	0.28	0.72	31	0.33	0.71	29	0.57	1.13	34	0.67	1.17	37
Credit card loans	1.70	1.94	37	1.86	2.27	40	1.56	1.84	37	2.48	2.92	36	2.76	3.11	36
Agricultural loans	0.01	0.02	79	-0.02	0.02	20	0.02	0.02	75	0.06	0.19	65	0.06	0.08	71
Loans to foreign governments and institutions		0.05			0			0			0			0	
Other loans and leases	0.17	0.13	72	0.05	0.09	60	0.06	0.10	65	0.13	0.15	62	0.16	0.15	67

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	22,155	17,501	20,114	23,979	32,164
90+ days past due loans and leases	1,248	485	919	1,618	1,051
Nonaccrual loans and leases	23,070	27,218	22,102	27,671	51,743
Total past due and nonaccrual loans and leases	46,473	45,204	43,135	53,268	84,958
Restructured					
Restructured 30-89 days past due	888	0	2,285	66	453
Restructured 90+ days past due	0	0	0	224	0
Restructured nonaccrual	1,455	2,964	2,428	6,775	10,687
Total restructured loans and leases	2,343	2,964	4,713	7,065	11,140
Loans Held for Sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	6,098	8,880	5,846	8,790	15,743
Other real estate owned	5,404	6,763	6,644	10,580	9,756
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.20	0.33	43	0.17	0.29	35	0.19	0.32	38	0.23	0.39	34	0.34	0.43	49
90+ days past due loans and leases	0.01	0.10	36	0	0.09	32	0.01	0.10	36	0.02	0.12	39	0.01	0.15	27
Nonaccrual loans and leases	0.21	0.37	30	0.26	0.54	21	0.21	0.46	18	0.27	0.66	13	0.55	0.51	59
90+ days past due and nonaccrual loans and leases	0.22	0.52	21	0.27	0.68	16	0.22	0.62	16	0.28	0.85	10	0.56	0.71	45
Restructured															
30-89 days past due restructured	0.01	0.01	69	0	0.01	19	0.02	0.01	83	0	0.01	37	0	0.01	50
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0.01	71	0	0.01	29
Nonaccrual restructured	0.01	0.09	27	0.03	0.12	24	0.02	0.10	25	0.07	0.13	40	0.11	0.14	53
30-89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.20	0.33	43	0.17	0.29	35	0.19	0.32	38	0.23	0.40	34	0.34	0.43	48
90+ days past due assets	0.01	0.10	33	0	0.09	30	0.01	0.10	35	0.02	0.12	37	0.01	0.15	23
Nonaccrual assets	0.21	0.37	30	0.26	0.55	21	0.21	0.47	18	0.27	0.67	13	0.55	0.53	58
30+ days past due and nonaccrual assets	0.42	0.89	26	0.44	1	16	0.42	0.97	19	0.51	1.29	13	0.90	1.19	43
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.12	0.33	20	0.14	0.40	14	0.11	0.36	14	0.16	0.52	12	0.35	0.44	45
90+ days past due and nonaccrual assets + other real estate owned	0.15	0.35	21	0.18	0.42	17	0.15	0.37	16	0.22	0.55	16	0.42	0.48	49
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.18	0.38	23	0.22	0.48	18	0.18	0.41	17	0.26	0.60	18	0.52	0.53	57
Allowance for loan and lease losses	22.44	55.46	18	27.82	67.85	18	24.20	62.64	16	31.46	66.66	19	58.44	115.41	23
Equity capital + allowance for loan and lease losses	1.44	3.63	19	1.63	4.12	17	1.39	3.60	15	1.91	4.97	14	3.44	4.28	42
Tier 1 capital + allowance for loan and lease losses	1.39	3.90	18	1.81	4.89	14	1.54	4.30	12	2.16	6.05	13	3.93	5.65	35
Loans and leases + other real estate owned	0.32	0.61	27	0.41	0.82	22	0.36	0.71	23	0.46	0.97	17	0.82	0.85	51

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Past Due and Nonaccrual Loans and Leases

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate																
	30–89 days past due	0.10	0.23	31	0.08	0.25	21	0.14	0.26	33	0.19	0.39	30	0.23	0.38	36
	90+ days past due	0.01	0.11	44	0	0.12	37	0.01	0.12	49	0.02	0.16	48	0.01	0.16	38
	Nonaccrual	0.22	0.41	33	0.21	0.60	21	0.18	0.52	24	0.32	0.76	21	0.61	0.46	70
Commercial and industrial																
	30–89 days past due	0.11	0.29	27	0.23	0.24	61	0.03	0.24	11	0.04	0.23	13	0.45	0.31	76
	90+ days past due	0.02	0.06	56	0	0.02	17	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual	0.14	0.47	24	0.56	0.65	52	0.32	0.57	36	0.06	0.75	7	0.59	0.83	43
Individuals																
	30–89 days past due	0.96	0.83	68	0.60	0.60	60	0.64	0.63	56	0.71	0.83	48	0.90	0.83	53
	90+ days past due	0.03	0.10	54	0.01	0.08	49	0.03	0.09	53	0.04	0.14	49	0.04	0.17	45
	Nonaccrual	0.35	0.17	81	0.29	0.17	75	0.35	0.17	80	0.39	0.28	72	0.37	0.17	80
Depository institution loans																
	30–89 days past due		0			0.03			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0			0			0			0			0	
Agricultural																
	30–89 days past due	0.51	0.09	92	0.08	0.11	65	0.26	0.07	85	0.35	0.17	77	0.11	0.24	63
	90+ days past due	0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual	0.03	0.27	53	0.02	0.51	52	0.06	0.70	55	0.01	0.49	49	0.14	0.67	52
Foreign governments																
	30–89 days past due		0			0			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.14			0.17			0.15			0.09			0.03	
Other loans and leases																
	30–89 days past due	0.34	0.13	84	0.36	0.11	87	0.51	0.12	87	0.51	0.18	83	0.42	0.20	80
	90+ days past due	0.03	0.01	84	0	0.01	72	0	0.01	71	0	0.01	68	0	0.01	72
	Nonaccrual	0.03	0.06	65	0.06	0.13	59	0.09	0.09	70	0.10	0.15	62	0.04	0.13	48

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.08	0.39	15	0.09	0.36	17	0.27	0.46	34	0.36	0.65	28	0.62	0.67	60
	90+ days past due	0.02	0.22	53	0.02	0.25	47	0.01	0.24	47	0.04	0.33	55	0.03	0.31	47
	Nonaccrual	0.23	0.58	26	0.23	0.76	18	0.22	0.71	17	0.40	0.89	26	0.77	0.73	60
Revolving	30-89 days past due	0.06	0.31	18	0.15	0.33	29	0.18	0.28	40	0.18	0.48	26	0.35	0.45	39
	90+ days past due	0.01	0.02	74	0.10	0.03	85	0.01	0.02	74	0.05	0.03	77	0.08	0.05	77
	Nonaccrual	0.39	0.86	46	0.42	1.05	35	0.42	1.18	40	0.37	1.13	28	0.45	1	33
Closed-end	30-89 days past due	0.08	0.41	18	0.08	0.36	20	0.28	0.49	36	0.39	0.65	35	0.67	0.70	59
	90+ days past due	0.02	0.25	53	0.01	0.27	42	0.01	0.26	48	0.04	0.38	56	0.02	0.35	45
	Nonaccrual	0.21	0.57	26	0.21	0.71	17	0.19	0.67	16	0.40	0.87	28	0.83	0.70	64
Junior lien	30-89 days past due	0.01	0.01	56	0	0.01	43	0.01	0.01	61	0.01	0.02	49	0.05	0.02	80
	90+ days past due	0	0	38	0	0	71	0	0	36	0	0	71	0	0	59
	Nonaccrual	0.01	0.02	50	0.02	0.04	43	0.01	0.03	39	0.04	0.04	53	0.04	0.04	57
Commercial real estate	30-89 days past due	0.11	0.13	60	0.05	0.16	35	0.07	0.15	46	0.11	0.26	42	0.07	0.18	34
	90+ days past due	0	0.01	29	0	0.01	26	0.01	0.01	69	0	0.02	53	0	0.03	40
	Nonaccrual	0.21	0.29	50	0.20	0.48	30	0.16	0.38	31	0.31	0.62	30	0.57	0.23	85
Construction and development	30-89 days past due	0.06	0.19	52	0.21	0.15	75	0.02	0.17	47	0.08	0.28	44	0.04	0.28	36
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	72	0	0.02	66
	Nonaccrual	0.05	0.14	60	0.11	0.31	57	0.08	0.20	58	0.23	0.41	60	0.30	0.20	79
1-4 family	30-89 days past due	0.02	0.02	68	0.21	0.03	92	0.02	0.02	70	0.05	0.03	74	0.02	0.06	57
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	67	0.02	0.02	75	0	0.01	32	0.08	0.03	85	0.08	0.02	88
Other	30-89 days past due	0.04	0.13	61	0	0.10	46	0	0.13	44	0.04	0.22	41	0.01	0.20	38
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	81	0	0.01	71
	Nonaccrual	0.05	0.12	67	0.09	0.25	61	0.08	0.16	66	0.15	0.35	59	0.22	0.17	77
Multifamily	30-89 days past due	0	0.04	28	0	0.09	26	0	0.07	27	0.17	0.09	76	0	0.08	19
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.06	26	0	0.13	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due	0.15	0.10	72	0.03	0.12	30	0.09	0.13	55	0.10	0.23	47	0.09	0.14	42
	90+ days past due	0	0.01	33	0	0.01	28	0.01	0.01	79	0	0.02	61	0	0.03	22
	Nonaccrual	0.30	0.36	55	0.26	0.58	33	0.22	0.45	34	0.39	0.80	33	0.74	0.28	88
Owner Occupied	30-89 days past due	0.09	0.04	79	0.01	0.04	29	0.03	0.04	55	0.09	0.07	68	0.07	0.07	58
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	72	0	0.01	26
	Nonaccrual	0.30	0.12	83	0.21	0.20	55	0.21	0.17	66	0.31	0.27	58	0.44	0.16	89
Other	30-89 days past due	0.05	0.05	67	0.02	0.07	49	0.07	0.08	70	0.01	0.14	34	0.02	0.07	38
	90+ days past due	0	0	39	0	0.01	34	0.01	0	86	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.21	17	0.05	0.31	27	0	0.23	16	0.08	0.44	27	0.30	0.10	85
Farmland	30-89 days past due	0.06	0.09	68	0.45	0.13	84	0.47	0.10	87	0.41	0.11	86	0.23	0.23	66
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0.10	0	95	0	0.01	42
	Nonaccrual	0.28	0.51	63	0.33	1.06	52	0.29	0.69	56	0.10	1.13	41	0.14	0.84	44
Credit card	30-89 days past due	0.66	1.22	18	0.93	0.79	62	0.82	0.81	48	1.45	0.95	77	1.18	1.19	41
	90+ days past due	0.44	0.50	45	0.22	0.40	44	0.42	0.45	47	0.61	0.63	43	0.56	0.78	37
	Nonaccrual	0	0.13	35	0	0.08	36	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	-75,047	-68,058	-67,958	-68,213	-68,213
Retained earnings	2,810,464	2,614,914	2,649,879	2,449,521	2,253,438
Accumulated other comprehensive income (AOCI)	-436,850	-67,521	-76,260	-50,653	-59,162
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,298,567	2,479,335	2,505,661	2,330,655	2,126,063
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	333,589	337,131	336,188	341,197	349,765
Accumulated other comprehensive income-related adjustments	-436,850	-67,522	-76,261	-50,653	-59,162
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,401,828	2,209,726	2,245,734	2,040,111	1,835,460
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,401,828	2,209,726	2,245,734	2,040,111	1,835,460
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	6,702
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	6,702
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	6,702
Tier 1 Capital	2,401,828	2,209,726	2,245,734	2,040,111	1,842,162
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	155,150	144,877	144,618	138,155	134,474
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	155,150	144,877	144,618	138,155	134,474
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	155,150	144,877	144,618	138,155	134,474
Exited advanced approach tier 2 capital					
Total capital	2,556,978	2,354,603	2,390,352	2,178,266	1,976,636
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	19,894,668	19,471,991	19,926,184	17,727,072	14,378,475
Less: Deductions from common equity tier 1 capital	333,589	337,131	336,188	341,197	346,617
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	19,561,079	19,134,860	19,589,996	17,385,875	14,031,858
Total risk-weighted assets	12,407,616	11,579,462	11,560,156	11,038,576	10,992,298
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	19.36	11.77	96	19.08	12.59	95	19.43	12.37	96	18.48	12.35	93	16.70	12.11	92
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	19.36	12.48	96	19.08	13.31	94	19.43	13.11	96	18.48	13.08	91	16.76	12.78	88
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	20.61	14.27	96	20.33	15.21	93	20.68	14.91	96	19.73	15.23	89	17.98	14.36	89
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	12.28	9.22	95	11.55	9.07	92	11.46	8.98	90	11.73	9.13	93	13.13	9.76	94
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		-100.00
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		-100.00
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total Insurance Underwriting Equity							
Total insurance underwriting equity	0	0	0	0	0		-100.00
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		-100.00
Total Insurance Underwriting Net Income							
Total insurance underwriting net income	0	0	0	0	0		-100.00
Total property and casualty	0	0	0	0	0		-100.00
Total life and health	0	0	0	0	0		-100.00
Claims and Claims Adjusted Expense Reserves (P/C)							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned Premiums (P/C)							
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder Benefit and Contractholder Funds (L/H)							
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate Account Liabilities (L/H)							
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance Activities Revenue							
Insurance activities revenue	78	174	199	554	669	-55.17	-88.09
Other insurance activities income	78	174	199	554	669	-55.17	-87.04
Insurance and Reinsurance Underwriting Income							
Insurance and reinsurance underwriting income	0	0	0	0	0		-100.00
Premiums	0	0	0	0	0		-100.00
Credit related insurance underwriting	0	0	0	0	0		-100.00
Other insurance underwriting	0	0	0	0	0		
Insurance Benefits, Losses, Expenses							
Insurance benefits, losses, expenses	0	0	0	0	0		-100.00
Net Assets of Insurance Underwriting Subsidiaries							
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	24,055	23,472	23,653	23,401	22,848	2.48	861.43

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance Underwriting Assets / Consolidated Assets															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26		
Insurance Activities Revenue / Adjusted Operating Income															
Insurance activities revenue / Adjusted operating income	0.01	0.36	40	0.03	0.38	42	0.03	0.36	42	0.07	0.41	51	0.10	0.47	52
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91		
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09		
Insurance Underwriting Net Income / Consolidated Net Income															
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61		
Reinsurance Recovery (P/C) / Total Assets (P/C)															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15		
Reinsurance Recovery (L/H) / Total Assets (L/H)															
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15		
Net Assets of Insurance Underwriting Subsidiaries / Consolidated Assets															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.94	12.02	12	0.99	11.72	11	0.99	12	9	1.07	11.03	12	1.16	11.51	15
Broker-Dealer Activities															
Net Assets of Broker-Dealer Subsidiaries (\$000)															
Net assets of broker-dealer subsidiaries (\$000)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	69
Real estate loans	0	0	0	0	69
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	69
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.84	33		0.63			0.66		0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.52			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions		0.05			0			0			0			0	
Growth Rates															
Net loans and leases		20.31		-100	-0.16	2		6.83		-100	-2.40	1	-13.75	22.48	20
Total selected assets		21.10		-100	3.36	2		9.48		-100	2.04	2	-13.75	12.40	21
Deposits		-2.72			10.74			0.73			3.46			10.36	

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	22,838	28,046	26,042	49,153	63,923	-18.57	
1-4 family residential loans	22,838	28,046	26,042	49,153	63,923	-18.57	
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0.12	0.14	0.13	0.27	0.43		
1-4 family residential loans	0.12	0.14	0.13	0.27	0.43		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans	18.56	17	16.85	15.65	16.80		
Home equity lines	2.52	2.32	2.35	2.56	3.06		
Credit card receivables	0.73	0.67	0.71	0.69	0.85		
Auto loans and other consumer loans	8.89	8.81	8.79	8.74	9.25		
Commercial and industrial loans	13.05	14.66	14.16	18.71	12.99		
All other loans and leases	56.25	56.54	57.14	53.65	57.06		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....	0	0	0	0	0
1-4 family residential loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0.02	0.03	0.03	0.03	0.04

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0	0	0	0	0
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets percent of securitized assets	0	0	0	0	0
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.08	0.08	0.28	0.37	0.65
Home equity lines	0.06	0.15	0.18	0.18	0.35
Credit card receivables	0.66	0.93	0.82	1.45	1.18
Commercial and industrial loans	0.11	0.23	0.03	0.04	0.45
All other loans and leases	0.25	0.17	0.20	0.24	0.23
Total managed loans past due 30–89 days	0.20	0.17	0.19	0.23	0.34
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.02	0.01	0.01	0.04	0.02
Home equity lines	0.01	0.10	0.01	0.05	0.08
Credit card receivables	0.44	0.22	0.42	0.61	0.56
Commercial and industrial loans	0.02	0	0	0	0
All other loans and leases	0	0	0.01	0.01	0
Total managed loans past due 90+ days	0.01	0	0.01	0.02	0.01
Total Past Due Managed Assets	0.21	0.17	0.20	0.24	0.35
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	-0.05	-0.04	0.01	0
Home equity lines	-0.01	0	0	-0.01	0
Credit card receivables	1.70	1.86	1.56	2.48	2.76
Commercial and industrial loans	-0.02	0.13	0.13	0.03	0.02
All other loans and leases	0.06	0.02	0.03	0.11	0.10
Net Losses on Managed Assets Percent of Total Managed Assets	0.05	0.03	0.04	0.09	0.10

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	192,055	91,121	145,445	91,956	145,399	110.77	346.63
Dividends	185,000	80,622	130,600	75,500	124,000	129.47	464.02
Interest	4,014	317	540	1,530	7,591	1166.25	387.14
Management and service fees	3,041	10,182	14,305	14,926	13,808	-70.13	-67.57
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	103	143	173	2,148	-100.00	-100.00
Dividends	0	0	0	0	2,000		
Interest	0	0	0	0	0		
Management and service fees	0	103	143	173	148	-100.00	-100.00
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	31,353	32,786	18,652	54,380	-100.00	-100.00
Dividends	0	27,300	27,300	13,000	47,750	-100.00	-100.00
Interest	0	136	136	647	2,261	-100.00	-100.00
Management and service fees	0	3,917	5,350	5,005	4,369	-100.00	-100.00
Other income	0	0	0	0	0		
Total income from subsidiaries	192,055	122,577	178,374	110,781	201,927	56.68	220.76
Securities gains (losses)	0	51	51	0	22	-100.00	
Other operating income	395	362	493	1,304	4,557	9.12	-93.31
Total operating income	192,450	122,990	178,918	112,085	206,506	56.48	192.67
Operating Expenses							
Personnel expenses	7,554	17,508	25,349	26,764	20,944	-56.85	-46.41
Interest expense	0	0	0	0	0		
Other expenses	3,057	7,160	10,355	8,936	9,732	-57.30	-48.75
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	10,611	24,668	35,704	35,700	30,676	-56.98	-47.11
Income (loss) before taxes	181,839	98,322	143,214	76,385	175,830	84.94	297.94
Applicable income taxes (credit)	-743	-2,258	-3,452	-2,857	2,284		
Extraordinary items							
Income before undistributed income of subsidiaries	182,582	100,580	146,666	79,242	173,546	81.53	290.98
Equity in undistributed income of subsidiaries	2,551	88,048	100,164	161,534	36,097	-97.10	-95.40
Bank subsidiaries	2,551	87,536	100,164	114,141	35,383	-97.09	-94.13
Nonbank subsidiaries	0	512	0	43	-1,835	-100.00	-100.00
Subsidiary holding companies	0	0	0	47,350	2,549		-100.00
Net income (loss)	185,133	188,628	246,830	240,776	209,643	-1.85	81.13
Memoranda							
Bank net income	187,551	168,158	230,764	189,641	159,383	11.53	146.04
Nonbank net income	0	512	0	43	165	-100.00	-100.00
Subsidiary holding companys' net income	0	27,300	27,300	60,350	50,299	-100.00	-100.00

BHC Name _____ City/State _____

Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,213,555	91.60	2,500,399	95.21	2,551,940	97.11	1,561,497	1,542,527	-11.47	150.11
Common and preferred stock	1,552,260	64.23	1,909,584	72.71	1,909,796	72.67	1,094,334	1,076,778	-18.71	77.29
Excess cost over fair value	0	0	8,741	0.33	0	0	7,935	7,935	-100.00	-100.00
Loans, advances, notes, and bonds	660,000	27.31	580,000	22.08	640,000	24.35	457,255	456,000	13.79	
Other receivables	1,295	0.05	2,074	0.08	2,144	0.08	1,973	1,814	-37.56	-17.15
Investment in nonbank subsidiaries	0	0	7,317	0.28	0	0	6,805	6,762	-100.00	-100.00
Common and preferred stock	0	0	7,317	0.28	0	0	6,805	6,762	-100.00	-100.00
Excess cost over fair value	0	0	0	0	0	0	0	0		-100.00
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	725,535	570,669		-100.00
Common and preferred stock	0	0	0	0	0	0	725,535	562,969		-100.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	7,700		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	10,610	0.44	6,935	0.26	6,935	0.26	0	0	52.99	
Securities	67,175	2.78	49,706	1.89	13,807	0.53	92,043	82,720	35.14	-77.76
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	93,992	3.89	22,303	0.85	20,148	0.77	51,647	23,931	321.43	-42.85
Cash and due from unrelated depository institution	0	0	0	0	0	0	735	1,960		-100.00
Premises, furnishings, fixtures and equipment	1,487	0.06	1,947	0.07	1,899	0.07	1,726	1,464	-23.63	-1.13
Intangible assets	0	0	764	0.03	1,257	0.05	379	0	-100.00	-100.00
Other assets	29,856	1.24	36,861	1.40	31,994	1.22	37,463	33,272	-19.00	-50.93
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,416,675	100.00	2,626,232	100.00	2,627,980	100.00	2,477,830	2,263,305	-7.98	24.77
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	117,509	4.86	146,899	5.59	122,319	4.65	147,175	137,242	-20.01	-24.56
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	117,509	4.86	146,899	5.59	122,319	4.65	147,175	137,242	-20.01	-24.56
Equity Capital	2,299,166	95.14	2,479,333	94.41	2,505,661	95.35	2,330,655	2,126,063	-7.27	29.09
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	5,956	0.25	5,956	0.23	5,956	0.23	5,956	5,956	0.00	0.00
Common surplus	5,769	0.24	5,360	0.20	5,460	0.21	5,250	5,250	7.63	9.89
Retained earnings	2,810,464	116.29	2,614,913	99.57	2,649,879	100.83	2,449,521	2,253,438	7.48	49.63
Accumulated other comprehensive income	-436,850	-18.08	-67,522	-2.57	-76,260	-2.90	-50,653	-59,162		
Other equity capital components	-86,173	-3.57	-79,374	-3.02	-79,374	-3.02	-79,419	-79,419		
Total liabilities and equity capital	2,416,675	100.00	2,626,232	100.00	2,627,980	100.00	2,477,830	2,263,305	-7.98	24.77
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	10.24	11.02	46	10.57	12.52	39	10.29	11.94	39	10.75	7.29	79	10.13	9.68	61
Bank net income / Average equity investment in banks.....	14.52	11.60	77	16.92	12.35	83	16	11.80	82	17.90	7.45	95	15.95	10.51	88
Nonbank net income / Average equity investment in nonbanks.....		9.71		8.51	13.18	46	0	13.12	16	0.59	9.75	24	2.04	7.89	32
Subsidiary HCs net income / Average equity investment in sub HCs.....		8.41		6.65	11.04	30	6.23	10.11	30	8.90	7.01	70	10.49	8.55	53
Bank net income / Parent net income.....	101.31	98.76	36	89.15	96.45	21	93.49	96.79	21	78.76	88.16	17	76.03	82.22	22
Nonbank net income / Parent net income.....	0	2.50	16	0.27	3.22	42	0	3.40	15	0.02	3.59	28	0.08	5.93	28
Subsidiary holding companies' net income / Parent net income.....		85.68		14.47	66.57	10	11.06	65.35	15	25.06	68.34	20	23.99	74	19
Leverage															
Total liabilities / Equity capital.....	5.11	18.39	23	5.92	16.51	25	4.88	16.81	23	6.31	20.06	22	6.46	20.43	27
Total debt / Equity capital.....	0	12.61	13	0	11.37	11	0	11.71	11	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital.....	0	14.76	8	0	13.41	7	0	13.63	8	0	16.67	6	0	16.36	7
Total debt + Loans guaranteed for affiliate / Equity capital.....	0	12.68	13	0	11.46	11	0	11.77	11	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value.....	0	12.75	13	0	11.47	11	0	11.81	11	0	14.52	10	0	14.51	13
Long-term debt / Equity capital.....	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	0	13.04	13
Short-term debt / Equity capital.....	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital.....	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital.....	0	0.09	40	0.35	0.08	87	0	0.05	41	0.34	0.08	87	0.37	0.12	85
Long-term debt / Consolidated long-term debt.....		39.59			40.69			39.86		0	34.67	10	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital.....	67.51	104.01	0	77.67	103.15	1	76.22	103.22	0	78.72	102.81	2	77.82	103.22	1
Total investment in subs / Equity capital.....	96.28	109.29	9	101.14	108.29	33	101.85	108.40	37	98.42	110.16	13	99.71	111.07	18
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X).....	-3.03	0.39	0	-2.20	0.27	1	-2.41	0.29	0	-2.06	0.47	3	-2.25	0.36	4
Equity investment in subs – equity cap / Net income-div (X).....		1.15			0.85			1.05			1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends.....	549.65	130.36	96	261.76	152.56	84	222.17	152.85	79	143.15	136.59	61	299.19	177.68	86
Cash from ops + noncash items + op expense / Op expense + dividend.....	546.73	118.32	96	266.11	155.61	86	223.65	154.48	75	137.79	147.24	54	304.99	190.27	83
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	310.20	105.80	96	37.51	94.59	19	61.01	98.54	21	133.13	134.08	61	-21.59	116.34	5
Pretax operating income + interest expense / Interest expense.....		1,565.66			1,645.53			1,835.33			2,016.32			1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....		1,454.22			1,896.20			1,770.77			1,539.23			1,632.83	
Dividends + interest from subsidiaries / Interest expense + dividends.....	769.98	150.57	96	466.43	174.48	91	341.24	174.12	88	202.89	150.43	76	488.13	210.80	90
Fees + other income from subsidiaries / Salary + other expenses.....	28.66	10.18	82	57.57	12.03	86	55.45	11.92	85	56.31	13.95	85	59.74	16.52	82
Net income / Current part of long-term debt + preferred dividends (X).....		26.99			40.79			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets.....	7.95	3.60	78	2.45	3.29	48	1.07	3.44	42	5.32	3.85	67	4.36	2.64	69
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due.....	0	0.30	46	0	0.60	47	0	0.17	46		0.10			0.04	
Nonaccrual.....	0	0.65	42	0	1.04	44	0	0.92	42		1.03			0.54	
Total.....	0	0.95	38	0	1.64	41	0	1.09	39		1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0	1.77	16	0.13	1.76	54	0	1.76	16	0.20	2.66	55	0.05	5.62	40
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name _____ City/State _____

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	13.44	70.90	6	23.10	69.90	16	31.68	66.37	21	56.40	81.10	37	21.67	57.84	15
Dividends declared / Net income	13.26	31.93	18	12.32	27.22	22	18.83	28.27	29	18.56	42.29	18	17.94	33.08	22
Net income – dividends / Average equity.....	8.88	7.51	69	9.27	9.25	57	8.35	8.62	54	8.76	4.14	87	8.31	6.46	76
Percent of Dividends Paid															
Dividends from bank subsidiaries	753.63	133.26	95	346.99	160.45	84	281.04	155.92	78	168.93	132.17	66	329.67	178.13	82
Dividends from nonbank subsidiaries	0	2.76	25	0	6.19	21	0	4.90	22	0	3.41	23	5.32	7.53	70
Dividends from subsidiary holding companies.....	0	4.73	45	117.50	6.32	91	58.75	5.91	91	29.09	4.85	89	126.95	21.40	88
Dividends from all subsidiaries	753.63	183.35	93	464.48	213.42	87	339.78	203.53	83	198.02	174.85	65	461.94	260.40	85
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	98.64	43.79	86	47.94	43.30	52	56.59	45.96	58	39.81	60.28	34	77.80	66.55	62
Interest income from bank subsidiaries.....	2.14	0.21	94	0.19	0.11	81	0.23	0.11	83	0.81	0.36	81	4.76	0.54	94
Management and service fees from bank subsidiaries	1.62	0.95	84	6.06	0.87	90	6.20	0.88	89	7.87	1.47	87	8.66	1.55	87
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	102.40	52.71	85	54.19	48.70	58	63.03	51.33	64	48.49	62.88	40	91.23	69.36	69
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		47.96		0	66.90	8		62.63		0	56.39	15	1,212.12	82.95	96
Interest income from nonbank subsidiaries.....		3.25		0	2.38	31		2.44		0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries		0.51		20.12	0.66	95		0.37		402.33	0.86	98	89.70	1.92	96
Other income from nonbank subsidiaries.....		0.12		0	0.11	44		0.07		0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries		64.26		20.12	94.31	32		87.22		402.33	79.84	94	1,301.82	150.41	96
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55		100	36.58	90	100	38.10	90	21.54	43.51	38	94.93	61.23	65
Interest income from subsidiary holding companies.....		15.40		0.50	5.06	60	0.50	5.26	60	1.07	8.40	61	4.50	6.54	69
Management and service fees from subsidiary holding companies.....		0.27		14.35	0.75	95	19.60	0.73	95	8.29	0.44	90	8.69	0.36	92
Other income from subsidiary holding companies.....		-3		0	-0.41	52	0	-0.40	50	0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies.....		85.23		114.85	47.30	95	120.10	58.37	85	30.91	55.20	33	108.11	76.49	65
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	96.13	67.73	55	65.55	72.55	26	72.99	74.16	26	67.36	69.76	26	60.05	67.32	30
Interest income from bank subsidiaries.....	2.09	0.98	88	0.26	0.27	78	0.30	0.23	80	1.37	0.63	81	3.68	0.80	87
Management and service fees from bank subsidiaries	1.58	1.25	80	8.28	1.64	87	8	1.44	87	13.32	1.87	88	6.69	1.81	85
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.79	81.70	63	74.09	82.68	25	81.29	83.13	26	82.04	82.20	27	70.41	78.80	25
Dividends from nonbank subsidiaries	0	2.90	24	0	3.56	21	0	3.07	21	0	1.95	23	0.97	2.65	61
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0.08	0.02	89	0.08	0.01	90	0.15	0.02	91	0.07	0.06	87
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	4.41	19	0.08	5.69	43	0.08	4.67	42	0.15	4.70	47	1.04	7.29	52
Dividends from subsidiary holding companies.....	0	2.46	45	22.20	2.13	91	15.26	2.10	90	11.60	2.53	89	23.12	4.52	87
Interest income from subsidiary holding companies.....	0	0.01	46	0.11	0.01	92	0.08	0.01	92	0.58	0.11	91	1.09	0.20	90
Management and service fees from subsidiary holding companies.....	0	0	49	3.18	0	99	2.99	0	99	4.47	0	99	2.12	0	99
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	25.49	3.40	89	18.32	3.91	88	16.64	4.56	88	26.33	6.08	86
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt		27.96			28.03			26.38			27.08			28.33	